

EXHIBIT P5

to COMPLAINT FOR INTERPLEADER

091906070010952105

1906070058170325

MetLife Investors USA Insurance Company
700 Quaker Lane, PO Box 330, Warwick, RI 02887-0330

MetLife®**JOYCE LOUDENSLAGER**


January 22, 2019

Re: Insured	Lamont Loudenslager
Policy	958201834UM
Amount Payable	\$100,000.00

KYM LESLIE HARSCH


Dear Joyce Loudenslager,

We have reviewed your claim to this policy. We wish to inform you that there are multiple claims to the policy which are adverse to one another and which raise questions of fact and law that MetLife cannot resolve. As a result of this dispute, we have placed a temporary restraint on all of the proceeds at issue pending a resolution of the adverse claims.

Your claim is based on you are the executor of the estate. Kym Leslie Harsch's claim is based on the settlement agreement from the divorce dated April 3, 2013.

We encourage the parties to amicably resolve the matter themselves in order to preserve the policy benefits from potential litigation costs and fees. If the parties can reach an agreement, please inform us no later than February 22, 2019. At that time, all parties must contact our office in writing, advising us of the details of the agreement regarding the distribution of the policy benefits. We will then prepare a Release and Indemnification in accordance with the terms of the agreement, which will also release any and all future claims any party may pursue against MetLife. Once all parties have properly signed the Release, we will pay the proceeds according to the agreement.

If you are unable to amicably resolve this matter, or you do not contact us by February 22, 2019, MetLife may have no choice but to file an interpleader action where we ask a court of proper jurisdiction to decide the rights of each party to the policy proceeds. At that time, we will notify the parties of the pending legal action.

1906070058170326

If you have any questions, please feel free to contact me at 1-814-269-8218.

Sincerely,

Kevin Burnosky

Kevin Burnosky
MetLife Claims Unit